

WHO WE ARE, WHERE WE OPERATE AND WHAT WE DO

WHO WE ARE



We are Momentum Metropolitan Holdings Limited, one of South Africa's largest insurance-based financial services companies, listed on the Johannesburg Stock Exchange Limited and the Namibian Stock Exchange with a market capitalisation of R28.4 billion and an embedded value of R41.2 billion as at 30 June 2019.

After eight years of being known as **MMI Holdings Limited**, we changed our name to **Momentum Metropolitan Holdings Limited** on 23 July 2019.

Why? Because changing our name to Momentum Metropolitan allows us to revitalise the essence of what makes us who we are and to leverage the goodwill and stellar reputation that both our brands have built over the years.

Our new name will also make it easier for investors and potential investors to understand the main businesses making up our listed entity.

OUR VISION Momentum Metropolitan is a company that enables people from all walks of life and business to achieve their financial goals and life aspirations

OUR NEW OPERATING MODEL

- Encourages growth
- Ensures a real and practical client focus
- Clarifies roles and responsibilities
- Empowers segments with end-to-end accountability
- Ensures there is a clear efficiency or standardisation benefit where services are centralised

OUR VALUES

- Accountability
- Integrity
- Teamwork
- Diversity
- Innovation
- Excellence



WHERE WE OPERATE



* Our operations in eSwatini, Mozambique, Tanzania and Zambia have been earmarked for exit

WHAT WE DO

We offer:

- Long- and short-term insurance
- Employee benefits, including healthcare and retirement provision
- Asset management, property management, investment and savings
- Healthcare administration and health risk management
- Client engagement solutions

to individuals, companies and institutions through our portfolio of businesses

momentum
life

momentum
multiply

momentum
investments

ERIS

momentum
corporate

momentum
short-term insurance

GUARDRISK
TAILORED RISK SOLUTIONS

exponential



Be safe you can.

METROPOLITAN
Together we can

Momentum
Metropolitan
health business

Momentum
Metropolitan
Africa

multiply
MONEY

HOW WE CREATE SUSTAINABLE VALUE

Responsible investment

- Signatories to the United Nation's (UN) Principles for Responsible Investment (PRI) (see www.unpri.org and page 94 for more information)
- FTSE/JSE Responsible Investment Top 30 Index
- We qualify for inclusion in the FTSE4Good Index Series

Transformation

- Momentum Metropolitan is a Level 1 contributor to the B-BBEE Codes of Good Practice
- Our preferential procurement spend with previously disadvantaged South Africans exceeded the B-BBEE target by 21%
- Our investment in enterprise and supplier development and empowerment finance exceeded the B-BBEE target by 14% see pages 96 and 97)

Society and the environment

- Our CSI programme focuses on addressing youth unemployment by training and enabling young people and providing them with access to income opportunities (see pages 92 and 93)
- We voluntarily participate in the Carbon Disclosure Project (CDP annual Climate Change report) (see page 105)

Governance

- A sufficiently balanced, diverse, skilled and experienced board: 72% independent non-executive directors, 50% black, 33% female
- We apply the King IV™ recommended principles throughout our South African business, and apply appropriate and bespoke best practice governance in all the countries in which we operate